

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

SCHILLER, KNAPP, LEFKOWITZ  
& HERTZEL LLP  
555 U.S. Highway 1 South, Suite 420  
Iselin, New Jersey 08830  
(518) 786-9069  
Joseph G. Devine, Jr., Esq. (ID #031072011)  
Attorneys for Creditor, Bayview Loan Servicing,  
LLC

In Re:

Tina M. Williams  
a/k/a Tina M. Hailey,

Case No.: 18-31945-jnp  
Chapter: 13  
Judge: Jerrold N. Poslusny, Jr.

**CREDITOR'S  
CERTIFICATION OF DEFAULT**

Dorka Bouza certifies as follows:

1. I am a Vice President for Bayview Loan Servicing, LLC, a secured creditor of the debtor.
2. On October 21, 2019, an Order was entered, a copy of which is attached as an exhibit, providing for the cure of post petition arrearages, and in default of such monthly payments for a 30 day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the order:  
☒ By missing payments and/or by failing to make the correct payments as summarized on the attached Certification of Creditor Regarding Post Petition Payment History.  
☐ Other \_\_\_\_\_.

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.
5. I certify under penalty of perjury that the above is true.

Date:           Dorka Bouza          

  
Signature           Dorka Bouza            
Vice President

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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In Re:

Tina M. Williams

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Debtors.

Case No.: 18-31945-jnp

Hearing Date:

Judge: Hon. Jerrold N. Poslusny, Jr.

Chapter: 13

**CERTIFICATION RE CALCULATION OF AMOUNTS DUE  
NOTE AND MORTGAGE DATED SEPTEMBER 28, 2001**

\_\_\_\_\_ of full age, as \_\_\_\_\_ by Bayview

Loan Servicing, LLC hereby certifies the following information:

**Background Information**

1. Recorded: October 25, 2001 in Camden County NJ in Book 5662 at Page 0828
2. Property Address: 1339 Chase Street, Camden, NJ 08104
3. Mortgage Holder: Bayview Loan Servicing, LLC
4. Mortgagor(s)/debtor(s): Tina M. Williams f/k/a Tina M. Hailey
5. Date debtor(s) petition was filed: November 3, 2018
6. Post-Petition Payment Address: 4425 Ponce De Leon Blvd., Coral Gables, FL 33146

**Amount of Post-Petition Default  
(as of July 17, 2020)**

7. Amount of debtor(s) monthly mortgage payment: \$201.27
8. Amount of debtor's monthly late charge: \$ 0.00
9. Total amount of payment including late charge: \$201.27

Amount Due	Date Payment was Due	How Payment was Applied(Mo./Yr)	Amount Received	Date payment Received	Check or Money order Number
\$201.27	6/1/2020				
\$201.27	7/1/2020				

**Monthly Payments Past Due:**

2 payments @ \$201.27  
Total Arrears =\$402.54

Each current monthly payment is comprised of:

Principal/Interest	\$122.40
Escrow	\$78.87
Total	\$201.27

If the monthly payment has changed during the pendency of the case, please explain. (attach separate sheet(s) if necessary)

Pre-Petition Arrears: N/A

I certify under penalty of perjury that the foregoing is true and correct.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

POST PETITION PAYMENT HISTORY

1948564

TRANSACTION	AMOUNT	AMOUNT	PAYMENT	TRANSACTION	Amount Recieved	TO/FROM	SUSPENSE
DATE	RECEIVED	DUE	APPLIED TO	DESCRIPTION	Minus Amount due	SUSPENSE	BALANCE
				BK Filed 11/3/2018	\$ -	\$ -	\$ -
2/22/2019	\$ 200.00				\$ 200.00	\$ 200.00	\$ 200.00
2/22/2019	\$ 206.00	\$ 200.57	12/1/2018		\$ 5.43	\$ 5.43	\$ 205.43
2/22/2019		\$ 200.57	1/1/2019	Payment Applied From Suspense	\$ (200.57)	\$ (200.57)	\$ 4.86
3/21/2019	\$ 202.00	\$ 200.57	2/1/2019		\$ 1.43	\$ 1.43	\$ 6.29
4/17/2019	\$ 201.30	\$ 201.27	3/1/2019		\$ 0.03	\$ 0.03	\$ 6.32
6/21/2019	\$ 202.00	\$ 201.27	4/1/2019		\$ 0.73	\$ 0.73	\$ 7.05
8/22/2019	\$ 202.00	\$ 201.27	5/1/2019		\$ 0.73	\$ 0.73	\$ 7.78

pmts to resume

10/1/19;

10/1/19- 3/1/20

ao pmt @

\$132.88

11/4/2019	\$ 335.00	201.27	10/1/2019 reg pmt			\$ 0.85
		\$ 132.88	10/1/2019 ao pmt			\$ 0.85
11/18/2019	\$ 210.00	\$ 201.27	11/1/2019 reg pmt	\$ 8.73	\$ 8.73	\$ 9.58
11/25/2019	\$ 210.00	\$ 132.88	11/1/2019 ao pmt	\$ 77.12	\$ 77.12	\$ 86.70
12/20/2019	\$ 210.00	\$ 201.27	12/1/2019 reg pmt	\$ 8.73	\$ 8.73	\$ 95.43
1/17/2020	\$ 210.00	\$ 201.27	1/1/2020 reg pmt	\$ 8.73	\$ 8.73	\$ 104.16
4/6/2020	\$ 837.00	\$ 201.27	2/1/2020 reg pmt	\$ 635.73	\$ 635.73	\$ 635.73
		\$ 201.27	3/1/2020 reg pmt	\$ (201.27)	\$ (201.27)	\$ 434.46
		\$ 201.27	4/1/2020 reg pmt	\$ (201.27)	\$ (201.27)	\$ 233.19
		\$ 132.88	12/1/2019 ao pmt	\$ (132.88)	\$ (132.88)	\$ 100.31
4/21/2020	\$ 233.00	\$ 132.88	1/1/2020 ao pmt	\$ 100.12	\$ 100.12	\$ 200.43

5/5/2020	\$	150.00	\$	132.88	2/1/2020	ao pmt	\$	(132.88)	\$	(132.88)	\$	67.55
5/26/2020	\$	100.00					\$	100.00	\$	100.00	\$	167.55
6/19/2020	\$	116.00	\$	201.27	5/1/2020	reg pmt					\$	82.28
7/7/2020	\$	117.00					\$	117.00	\$	117.00	\$	199.28
			\$	132.90	3/1/2020	ao pmt	\$	(132.90)	\$	(132.90)	\$	66.38
			\$	201.27	6/1/2020	reg pmt due						
			\$	201.27	7/1/2020	reg pmt due						
			\$	402.54		total due						

Delinquent Payments		Days Delinquent:		88
Month Due	P&I Due	Escrow Due	Total Due	
6/1/2019	\$ 122.40	\$ 78.87	\$ 201.27	
7/1/2019	\$ 122.40	\$ 78.87	\$ 201.27	
8/1/2019	\$ 122.40	\$ 78.87	\$ 201.27	
9/1/2019	\$ 122.40	\$ 78.87	\$ 201.27	
Delinquency			\$ 805.08	
Less Suspense			\$ (7.78)	
Total Delinquency			\$ 797.30	

6/1/2019	201.27
7/1/2019	201.27
8/1/2019	201.27
9/1/2019	201.27
suspense	-7.78
total	797.3

cure by making \$132.88 for 10/1/19-3/1/20